

02/11/2021

VERNON D. ACKRIDGE ,
8124 HAWTHORNE RD
ELKINS PARK, PA 19027

Fill in this information to identify the case: Document Page 2 of 4

Debtor 1 VERNON D. ACKRIDGE

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District Of Pennsylvania

Case number 1910548

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wells Fargo Bank, N.A.Court claim no. (if known):7

Last 4 digits of any number you use to identify the debtor's account: 5147

Date of payment change:
Must be at least 21 days after date of this notice 03/07/2021

New total payment:
Principal, interest, and escrow, if any \$ 623.79

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?** No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?** No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: Rate change disclosed in original note agreement _____

Current interest rate: 3 . 88710 % New interest rate: 3 . 75410 %Current principal and interest payment: \$ 647 . 80 New principal and interest payment: \$ 623 . 79**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Payment change due to cycle date.Current mortgage payment: \$ 647.80New mortgage payment: \$ 623.79

Debtor 1

VERNON D. ACKRIDGE
First Name Middle Name

Last Name

Case number (if known) 1910548

Part 4: **Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.
 I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Angela M Mills-Fowler Date 2/11/2021
Signature

Print: Angela M Mills-Fowler Title Vice President Loan Documentation
First Name Middle Name Last Name

Company Wells Fargo Bank N.A.

Address 1000 Blue Gentian Road, N9286-01Y
Number Street

Eagan, MN 55121-7700
City State ZIP Code

Contact phone (877) 891 - 0002 Email noticeofpaymentchangeinquiries@wellsfargo.com

UNITED STATES BANKRUPTCY COURT

Eastern District Of Pennsylvania

Chapter 13 No. 1910548 :

In re:

VERNON D. ACKRIDGE ,

CERTIFICATE OF SERVICE

I hereby certify that on or before **02/12/2021**, I served a copy of this Notice and all attachments upon each of the entities named below by the U.S. Bankruptcy Court's CM ECF system or by placing a copy thereof in an envelope, in the United States Mail with first class mail postage prepaid or FedEx, addressed to each of them as follows:

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid:
VERNON D. ACKRIDGE ,
8124 HAWTHORNE RD
ELKINS PARK, PA 19027-2212

Debtor's Attorney: By Court's CM/ECF system registered email address:
JOHN EVERETT COOK
The law offices of Everett Cook P.C.
1605 N. Cedar Crest Blvd
STE 520
Allentown, PA 18104

Trustee: By Court's CM/ECF system registered email address:
WILLIAM C MILLER ESQ
CHAPTER 13 TRUSTEE
PO BOX 1229
PHILADELPHIA, PA 19105

/s/ Angela M Mills-Fowler
VP Loan Documentation
Wells Fargo Bank, N.A.